SCHEDULE 1

COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE RESERVE ANALYSIS
AS OF: FEBRUARY 2022

	FINAL
BEGINNING BALANCE 7/1/21	3,574,714.03
DEPOSITS:	
EMPLOYER CONTRIBUTIONS	3,447,762.92
CO-PAY EMPLOYEES	765,147.61
RETIREES	188,603.21
COBRA	2,754.06
INTEREST	2,038.93
TOTAL DEPOSITS	4,406,306.73
EXPENSES:	
CLAIMS	3,139,464.93
ADMIN FEE	569,086.35
HSA EMPLOYER CONTRIBUTION	226,500.00
Federal Excise Tax	1,821.18
Wellness Program Fees	0.00
Wellness Program Incentives	0.00
Year End Settlement	0.00
State Assessment	0.00
PPI Benefits	35,767.50
Actuarial Services	800.00
PY Adj & Audit Fees	0.00
Other	0.00
TOTAL EXPENSES	3,973,439.96
ENDING BALANCE	4,007,580.80

SCHEDULE 3

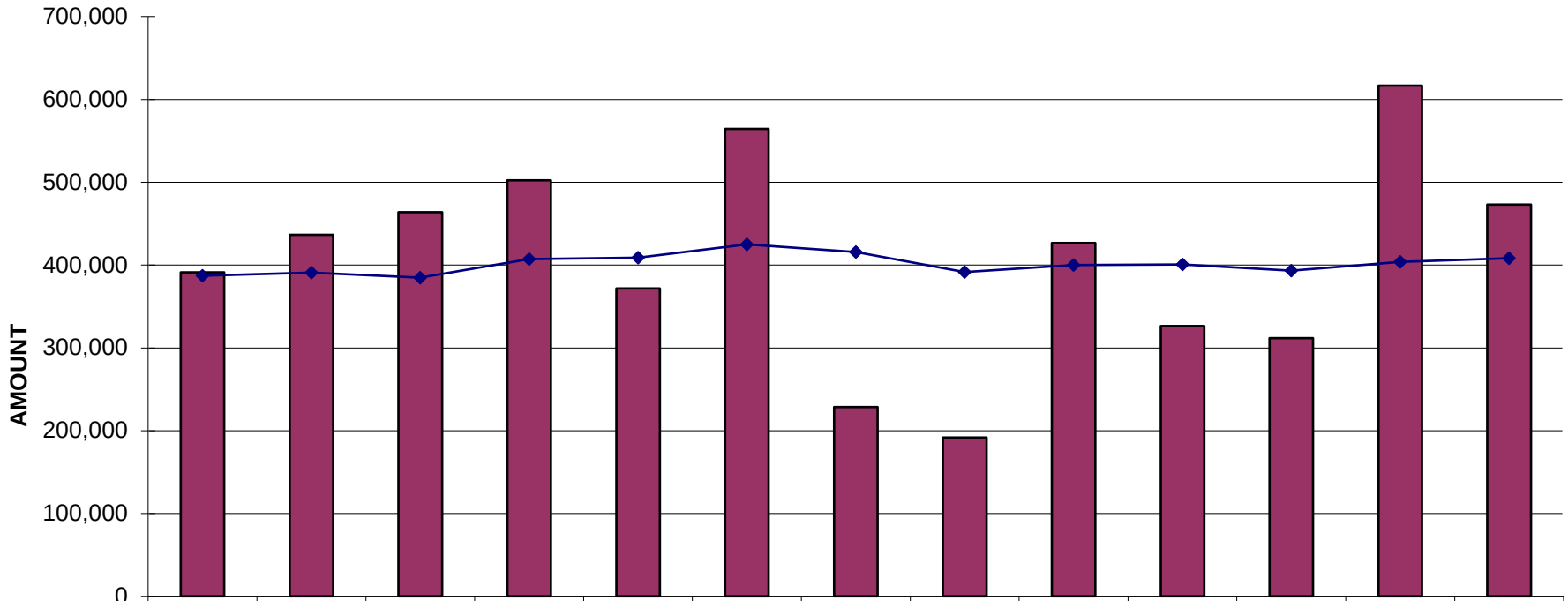
COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE MONTHLY SUMMARY
AS OF: FEBRUARY 2022

	REVENUES			EXPENSES								MONTHLY	YTD
	EMPLOYER	CO-PAYS	TOTAL	CLAIMS/FEES	ADMIN	Wellness Program	State Assessment	PPI Benefit	HSA	Other	TOTAL	BALANCE	BALANCE
BEG BALANCE													**3,574,714**
Jul-20	424,182	60,549	484,731	564,371	0	0	0	4,451	16,250	1,821	586,893	(102,163)	3,472,551
Aug-20	424,182	36,960	461,142	228,672	141,109	0	0	4,522	0	0	374,303	86,839	3,559,390
Sep-20	424,182	130,075	554,257	191,643	69,223	0	0	4,255	108,750	0	373,870	180,387	3,739,777
Oct-20	442,285	161,824	604,109	426,845	71,529	0	0	4,498	250	0	503,121	100,988	3,840,765
Nov-20	433,233	138,013	571,246	326,510	71,344	0	0	4,563	1,000	800	404,217	167,029	4,007,794
Dec-20	433,233	160,700	593,934	311,676	72,451	0	0	4,452	95,750	0	484,329	109,605	4,117,399
Jan-21	433,233	134,267	567,500	616,570	71,762	0	0	4,550	4,500	0	697,383	(129,882)	3,987,516
Feb-21	433,233	136,156	569,389	473,177	71,669	0	0	4,479	0	0	549,324	20,064	4,007,581
Mar-21	0	0	0	0	0	0	0	0	0	0	0	0	4,007,581
Apr-21	0	0	0	0	0	0	0	0	0	0	0	0	4,007,581
May-21	0	0	0	0	0	0	0	0	0	0	0	0	4,007,581
Jun-21	0	0	0	0	0	0	0	0	0	0	0	0	**4,007,581**
TOTAL	3,447,763	958,544	4,406,307	3,139,465	569,086	0	0	35,768	226,500	2,621	3,973,440	432,867	

MONTHLY AVERAGES:

DEPOSITS	**550,788**
EXPENSES	**496,680**
CONTRIBUTION TO RESERVE	54,108

COLCHESTER BOARD OF EDUCATION
13 MONTH MEDICAL CLAIMS TREND HISTORY
(PAID CLAIMS AND NETWORK ACCESS FEE)
Excludes Administrative Costs



	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
Series2	391,240	436,515	463,890	502,513	371,928	564,371	228,672	191,643	426,845	326,510	311,676	616,570	473,177
Series1	387,210	391,032	384,833	407,247	408,975	425,002	415,605	391,527	400,024	400,702	393,410	403,937	408,119

Series 1 - Rolling 13 month average
Series 2 - Monthly claims